Hi friends,

Do you have too much month at the end of your money? In your family, is contentment more elusive than a nagging anxiety over your finances? Do you switch the conversation when a friend begins talking about being prepared for retirement?

If you've answered yes to most of the above questions, then you are in good company. A study on NAD ministerial families, released last month by Andrews University and Southern Adventist University, reported more than 70 percent of the participants experience financial insecurity as the top stressor in their ministerial homes.

In preparation for writing on this issue’s theme, family finances, I found myself resonating more with titles like Personal Finance for Dummies than the other blow-horn ones like Think and Grow Rich and The One Minute Millionaire (right!).

---

**From the pen of Donna…**

**Donna Jackson**
Ministerial Spouses Association leader

**FAITH ALIVE!**

---

**The Gift that Keeps Giving**

**Desiree Bryant** shares the story of her mother’s triumph, amidst severe financial challenges and racial unrest, to give the gift that keeps giving to her three daughters.

Desiree, who serves as an associate
Desiree Bryant, superintendent of education in the Potomac Conference of SDAs, lives in Laurel, Maryland, with her husband, Pastor G. Alexander Bryant, NAD executive secretary. They have three sons: Travis, Traven, and Terrance, a daughter-in-law and two grandchildren. 

My Faithful God

When my brother, Dannie, and I were growing up, our dad was a school teacher. He got paid once a month, and sometimes the money just barely made it to the end of the month. You could tell which months those were by what we ate. Suppers would be soup and crackers, and lunches at school would be just a bean and pickle sandwich or a cream cheese sandwich with peanuts. Both were good, but the bean sandwich was very messy.

One evening, my parents were talking to each other, and Dad said, “We have no more money and we have a week to go before payday.”

Read more.

We’d like to hear from you, too. Take your smartphone or iPad, and ask someone to film you sharing a short testimony or story about what God is doing in your life. Upload your video clip to a video-sharing site like www.YouTube.com or www.vimeo.com, and then email your video link to us.

FAMILY MATTERS

10 Commandments of Personal Finance

Jennifer Newton believes every financial decision should be a spiritual decision. She discusses the most important principle of her “Ten Commandments of Personal Finance” for getting your finances under control. Jennifer is interviewed by Carin Morgan-Villalvas in this Keeping it Real video. Watch here.

Jennifer Newton is the assistant ministerial secretary of the Pacific Union Conference, and also is employed as a health care

share with the other ministerial spouses how the Lord has blessed your family when you have had a serious financial need.

Submit a personal prayer request. Each prayer request will be prayed for individually.

Special Prayer Request

Pollyanna Prosper-Barnes and Baldwin Barnes

A pastoral couple from New York, Pollyanna Prosper-Barnes, Family Life and Children’s Ministries director and Shepherdess leader of the Northeastern Conference, and Baldwin Barnes, pastor of Christian Fellowship SDA Church in Brooklyn, laid to rest their beloved son, David, on March 11. He was killed in a tragic vehicle accident in Accra, Ghana, where he was living and working. The funeral on March 10, in the Linden SDA Church, was a triumph of David’s significant life.

Please join us in special prayer for Pollyanna and Baldwin and their children, Byron and Gabrielle, as they mourn the loss of David and look forward to a family reunion when Jesus comes.

Artistic Musings
management consultant. With more than 30 years experience as a pastoral and administrative spouse, she has a deep love and concern for pastoral families.

A Weird View of Money

In this video, Dave Ramsey shares God’s basic plan for financial management.

Dave is a Christian financial author, radio host, television personality and motivational speaker. His show and writings strongly encourage people to get out of debt. Watch here.

We welcome your proven parenting tips, family worship ideas, financial tips (low budget anything!), family management ideas and decluttering strategies. Submit your ideas here.

TAX PREPARATION TIPS FOR CLERGY

Tax Man Comes

In a few weeks, the Internal Revenue Service will be looking for your tax return. Don't forget to file; and remember, you do not want to be audited either. Fill out the forms with the best counsel possible.

Here is one reason you need to be careful in filling out your tax return, if you're married to an ordained minister of the Seventh-day Adventist Church.

Under the Federal Income Contribution Act, known as FICA code, clergy are excluded from the normal FICA definition of an employee but, instead, are included under Self-Employment Compensation Act, SECA. A SDA clergy is an employee but, at the same time, treated as self-employed for Social Security taxes. This has to do with the requirement to make quarterly payments into Social Security. Social Security tax is not withheld.
from the pay of clergy as done for regular employees. On the income tax side, the IRS allows self-employed clergy the parsonage exclusion that a regular employee does not qualify for.

What are some resources a pastor who is treated as self-employed can use for filing? Tom Wetmore is from the Office of General Counsel at the General Conference of Seventh-day Adventists and specializes in tax issues. I asked him for a list of his favorite resource recommendations on tax preparation for clergy. Read more.

**IN TIMES OF LOSS**

**God is our refuge and strength, always ready to help in times of trouble. Psalm 46:1 NLT**

When Great Loss Strikes

The sad event of the death of a minister prior to retirement creates a crisis in the family. A grieving widow finds herself in the position of needing to make difficult decisions at a time she is overwhelmed by circumstances. Survivor benefits designed to provide a modest living in retirement are often frighteningly inadequate in the pre-retirement timeframe, particularly if there are mortgage payments and/or tuition expenses. “If only I’d known, I’d have made sure we carried more insurance.” Read more.

**COUNSELORS CORNER**

**Conflicting Values Create Stress at Home**

**Question:** My pastor/spouse wants me to go find a job so we can pay off our college and seminary loans. The problem is that our two sons are three years old and one-and-a-half years old. I always dreamed of staying home with my children until they began school. I do agree with my spouse that it is hard to live off one salary, especially in our high-cost living area, but I don’t want to leave our boys with a babysitter or at a daycare center. What do you recommend? --Happy-at-home ministry spouse Read more.

**Books**

2013 Church & Clergy Tax Guide
Richard R. Hammar
Christianity Today (2013)

America’s Cheapest Family
Steve and Annette Economides

Counsels on Stewardship
Ellen G. White
Review & Herald Publishing Association (1940)

Faith and Finances
(GDV, Leader’s Guide and Workbook)
G. Edward Reid

Money Management for Canadians All-in-One Desk Reference for Dummies

Websites

www.adventiststewardship.com
www.allywalletwise.com
www.budgetmap.com
www.churchlawandtax.com
www.debtorsonanonymous.org
www.debtproofliving.com
www.everydaycheapskate.com
www.familylifecredit.org
www.financialfootball.com
www.igivesda.org
http://jafinancepark.ja.org
www.jumpstart.org
www.moneysavermom.com
www.stewardshipjack.com

Books

2013 Church & Clergy Tax Guide
Richard R. Hammar
Christianity Today (2013)

America’s Cheapest Family
Steve and Annette Economides

Counsels on Stewardship
Ellen G. White
Review & Herald Publishing Association (1940)

Faith and Finances
(GDV, Leader’s Guide and Workbook)
G. Edward Reid

Money Management for Canadians All-in-One Desk Reference for Dummies
César De León.

**HIS PERSPECTIVE**

Glimpses Into a Pastoral Spouse's Life

In this interview with Josh Withers, Caleb VinCross talks about expectations, stereotypes, role definition, supporting one another and team ministry. Caleb is married to Tara VinCross, senior pastor of Chestnut Hill Church and REACH Philadelphia Church, a church plant. [Watch here](#).

Periodically, we feature articles of interest to men whose spouses are pastors. Please [share](#) your photos and stories.

**MINISTRY STORY**

Carol's Kids

Carol Barnhurst pulls a wisp of brown hair back from her forehead, asks the youth director about his ski wipeout, and tosses her van keys to a parent. Beside her are four coolers brimming with breads, granola bars and fruit. She could have stayed home this weekend; instead, she's been up since 5:00 a.m. making pancakes for a crowd, has braved outdoor wind-chill factors diving well below zero, and slept on a camp bed.

Carol, a teacher and pastor's wife from Collinsville, Illinois, has led groups of young skiers to Michigan since 1990. But it's not the powder or vertical slopes which draw her. She no longer even has children of her own in the event. And it's not for the skiing. Carol says if it was just for the skiing, the event would have died long ago. "It's about leading youth to Jesus," she says of the ministry which features one-third raw fun, two-thirds relationships and 100 percent Jesus. "It's a recipe for youth to see Jesus through the Word," Carol continues. "It's a safe place; it's okay to have fun here." [Read more](#).

Your ministry exploits will inspire other ministerial spouses.

Andrew Bell, et al.  
John Wiley & Sons Canada, Ltd. (2008)

*Personal Finance for Dummies*  
Eric Tyson  

*Stewardship Jack Series* (for children)  
Janice Mathews  

*The Adventist Home*  
pp. 367-398  
Ellen G. White  
Review & Herald Publishing Association (1952)

*The Total Money Makeover*  
Dave Ramsey  

*The Total Money Makeover Workbook*  
Dave Ramsey  

The resources listed above may contain some useful information and tools to help you and your family discover the blessings of faithful stewardship. All content in these resources may not be fully endorsed by the Seventh-day Adventist Church.

We welcome your review of a great book or resource. [Submit here](#).

Words to Ponder

So don't worry about these things, saying, "What will..."
Please share them.

FRIENDS AND FELLOWSHIP

Retreat Memories

Retreats for ministerial spouses often offer the fellowship, enrichment, mentoring and support many desire. We invite you to read the following stories and view photos from two special weekends, which will give you glimpses into the blessings that can be obtained at the retreats.

Andrews University Seminary Spouses in Ministry Retreat

Michigan Conference Ministry Wives Sleepover

In each issue, we will feature stories and photos from events that take place in the Division. Please submit your stories and photos here.

Matthew 6:31, 32 NLT

So if you sinful people know how to give good gifts to your children, how much more will your heavenly Father give good gifts to those who ask him.

Matthew 7:11 NLT

Too many people spend money they haven’t earned, to buy things they don’t want, to impress people they don’t like.

Will Smith
More Month than Money?

Do you have too much month at the end of your money? In your family, is contentment more elusive than a nagging anxiety over your finances? Do you switch the conversation when a friend begins talking about being prepared for retirement?

If you've answered yes to most of the above questions, then you are in good company. A study on NAD ministerial families, released last month by Andrews University and Southern Adventist University, reported more than 70 percent of the participants experience financial insecurity as the top stressor in their ministerial homes.

In preparation for writing on this issue's theme, family finances, I found myself resonating more with titles like Personal Finance for Dummies than the other blow-horn ones like Think and Grow Rich and The One Minute Millionaire (right!).

Actually, my sweetheart and I did manage to climb out of the debt hole — except for a modest house mortgage, and love the freedom of paying for all purchases up front. This provides us with peace of mind, especially now in uncertain financial times. Although it took us many years to figure this out, praise God none of us are ever too old to learn!

You may identify with the reasons why prioritizing financial security was a steep climb for us: believing that the needs of the local congregations were most important, that Jesus was coming soon, frequent moves which translated into us not making a significant dent in our house mortgages, frequent replacement of worn-out cars due to large districts, income loss (not to mention self-esteem) while searching for jobs in the new districts, and helping put kids through school. I empathize with those of you coming out of seminary with immense loan debts. I also empathize with those of you with teenagers, Gen Zers (also tagged the ‘limitless generation’) who connect every waking hour via multi-platforms of rapidly-changing techy gadgets and feel pressure to be in namebrand clothes, and, and... As a mother of three teens, I well remember such dialogues. “But mom, I have to have it!” followed by a brilliant response like, “When I was your age, my mom sewed my clothes from old newspapers, candy wrappers and duct tape!” Mercy!

There also are those of you who, due to health reasons, home-schooling or a plethora of other reasons, cannot supplement your spouse's income. In addition, nearly 50 percent of our Baby Boomer workforce will reach retirement age within the next ten years or sooner — many of whom have not prepared adequately for retirement.
for various reasons. It’s no wonder that so many of our families are facing anxiety and depression because of finances.

The Christian family finance pundits seem to share the view that the number one contributor to financial wellness is "contentment." The NAD Stewardship cirector, John Mathews, recently informed me that many studies confirmed this, even outside the Christian circle. Hmm... I guess we can trust what God is trying to teach us in Philippians 4:11–13:

*Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me (NASB).*

We hope that in reading and viewing the clips in this newsletter, you'll experience some contentment and gratitude in *Artistic Musings*, faith-strengthening in the two *Faith Alive* stories by Desiree Bryant and Becky Johnson, helpful tips and empowerment in John Mathew's article, "Tax Man Comes," and in the videos of Jennifer Newton and Dave Ramsey.

We also have included a sobering article by Delbert Johnson, NAD Retirement director, about the policies of our organization and the very slim benefits for a spouse whose employed pastor/husband or pastor/wife passes away prior to retirement. Benefits may vary somewhat from country to country within our Division, so we encourage you and your spouse to be well-informed and ensure that all members of your family will be adequately cared for should the unthinkable happen. Friends, the unspeakably lavish generosity of our God, as celebrated again this Easter season, stirs me to give in response not just the pittance of a tithe and the practice of a few self-benefitting, common-sense principles, but to gratefully submit my entire life and all my resources to His leading. I desire to live with contentment until the Riches of the kingdom of God is spread before us. And His name is Jesus.

*Donna Jackson* is the leader of the Ministerial Spouses Association, Ministerial Department, North American Division.

*This editorial was published in the April 1, 2013, issue of *Fresh Strength*.  

http://www.printfriendly.com/print?url=http://www.nadministerial.org/art...
My Faithful God

When my brother, Dannie, and I were growing up, our dad was a school teacher. He got paid once a month, and sometimes the money just barely made it to the end of the month. You could tell which months those were by what we ate. Suppers would be soup and crackers, and lunches at school would be just a bean and pickle sandwich or a cream cheese sandwich with peanuts. Both were good, but the bean sandwich was very messy.

One evening, my parents were talking to each other, and Dad said, "We have no more money, and we have a week to go before payday."

Mom wasn't sure we had enough food to last that long. We sat on the couch for worship, and then knelt for prayer. After prayer, Dannie sat back down on the couch and did the oddest thing. He put his hands behind him and slid his hands past the cushions and deep into the couch. He pulled out a coin purse and handed it to our mom.

"Where did you get this from, Dannie?" she asked, unable to disguise her shock.

He told her he found it in the couch. She looked inside the purse and discovered a bunch of money. She called everyone she could think of who had been there during the last month and asked each one if they had lost a coin purse with money in it, but each person she asked said, "No." My parents took the money out and counted it. There was just enough to carry them through until the next pay check.

My Dad said, "When you are faithful in paying your tithe, God is always faithful in helping you."
Through my life, God has proven again and again to me that when I am faithful in giving to Him first, He is always faithful in keeping His word.

Becky Johnson was raised along the California coast. She met Mark, her husband, at Union College in Lincoln, Nebraska. Becky and Mark (now president of the Seventh-day Adventist Church in Canada) live in Oshawa, Ontario. They have three children and two grandchildren. Becky's enthusiasm for life and creative flare overflows into her hobbies and joys: drawing and painting beautiful landscapes, flowers or ladybugs; sewing fun purses and pillows; crocheting blankets and scarves; plying strangers with interesting questions (featured in Messenger); and capturing her travel adventures with her trusted camera. To Becky, the word "stranger" is just a person she hasn't met yet.
My Faithful God

My Faithful God

When my brother, Dannie, and I were growing up, our dad was a school teacher. He got paid once a month, and sometimes the money just barely made it to the end of the month. You could tell which months those were by what we ate. Suppers would be soup and crackers, and lunches at school would be just a bean and pickle sandwich or a cream cheese sandwich with peanuts. Both were good, but the bean sandwich was very messy.

One evening, my parents were talking to each other, and Dad said, "We have no more money, and we have a week to go before payday."

Mom wasn't sure we had enough food to last that long. We sat on the couch for worship, and then knelt for prayer. After prayer, Dannie sat back down on the couch and did the oddest thing. He put his hands behind him and slid his hands past the cushions and deep into the couch. He pulled out a coin purse and handed it to our mom.

"Where did you get this from, Dannie?" she asked, unable to disguise her shock.

He told her he found it in the couch. She looked inside the purse and discovered a bunch of money. She called everyone she could think of who had been there during the last month and asked each one if they had lost a coin purse with money in it, but each person she asked said, "No." My parents took the money out and counted it. There was just enough to carry them through until the next pay check.

My Dad said, "When you are faithful in paying your tithe, God is always faithful in helping you."
Through my life, God has proven again and again to me that when I am faithful in giving to Him first, He is always faithful in keeping His word.

Becky Johnson was raised along the California coast. She met Mark, her husband, at Union College in Lincoln, Nebraska. Becky and Mark (now president of the Seventh-day Adventist Church in Canada) live in Oshawa, Ontario. They have three children and two grandchildren. Becky's enthusiasm for life and creative flare overflows into her hobbies and joys: drawing and painting beautiful landscapes, flowers or ladybugs; sewing fun purses and pillows; crocheting blankets and scarves; plying strangers with interesting questions (featured in Messenger); and capturing her travel adventures with her trusted camera. To Becky, the word "stranger" is just a person she hasn't met yet.
Tax Man Comes

By John Mathews

In a few weeks, the Internal Revenue Service will be looking for your tax return. Don’t forget to file; and remember, you do not want to be audited either. Fill out the forms with the best counsel possible.

Here is one reason you need to be careful in filling out your tax return, if you’re married to an ordained minister of the Seventh-day Adventist Church.

Under the Federal Income Contribution Act, known as FICA code, clergy are excluded from the normal FICA definition of an employee but, instead, are included under Self-Employment Compensation Act, SECA. A SDA clergy is an employee but, at the same time, treated as self-employed for Social Security taxes. This has to do with the requirement to make quarterly payments into Social Security. Social Security tax is not withheld from the pay of clergy as done for regular employees. On the income tax side, the IRS allows self-employed clergy the parsonage exclusion that a regular employee does not qualify for.

What are some resources a pastor who is treated as self-employed can use for filing? Tom Wetmore is from the Office of General Counsel at the General Conference of Seventh-day Adventists and specializes in tax issues. I asked him for a list of his favorite resource recommendations on tax preparation for clergy. 1. His recommendation for the best resource to assist pastors in preparing their tax return is a book by Richard R. Hammer, and it is updated every year. The 2013 Church and Clergy Tax Guide may be considered the tax Bible for clergy taxes. You can find it at www.YourChurchResource.com. Hammer’s website also includes a newsletter that provides helpful information. This resource is not cheap, but it is exhaustive and covers every aspect of clergy taxes.

2. A second source to check is www.IRS.gov. There are a couple of publications that have sections a pastor can consider. See Publication 1828, Tax Guide for Churches and Religious Organizations, starting with page 19, and Publication 517, which deals with the Social Security tax requirements. These publications are the final word for your guidance.

3. There are popular software programs available in stores and online, such as TurboTax, TaxACT or the H&R Block At Home software. However, these programs are designed for the general population, including as much of the tax law and changes as possible. Just realize that some tax preparation software may not include every aspect needed by clergy to fill out some of the unique forms used.
Tax season comes and goes, quicker than some of us like. Make a copy of the parsonage expense report, and update it every month so when January arrives you will have all the information on paper rather than in a stack in a box. Success and God bless.

**John Mathews**, an ordained minister, is Stewardship director of the North American Division. John's passion is teaching stewardship principles, especially as they relate to the spirituality of money management in postmodern culture.

John is married to Janice Schram Mathews, a nurse practitioner. They have one married daughter, Angela, and are proud grandparents. He enjoyed hiking, running, playing the guitar, singing country-gospel concerts and sleeping late in the morning.

- **Tax Man Comes**
- **In Times of Loss**
In Times of Loss

The sad event of the death of a minister prior to retirement creates a crisis in the family. A grieving widow finds herself in the position of needing to make difficult decisions at a time she is overwhelmed by circumstances. Survivor benefits designed to provide a modest living in retirement are often frighteningly inadequate in the pre-retirement timeframe, particularly if there are mortgage payments and/or tuition expenses. “If only I’d known, I’d have made sure we carried more insurance.”

This document is an effort to outline the various policies and provisions which the church uses to assist the surviving spouse in such a situation, and to assist in the preparation for the unthinkable. The document is divided into Retirement and Non-Retirement provisions. The footnotes refer to NAD Working Policy references.

Non-Retirement Matters

Life Insurance: Adventist employers maintain a group life insurance policy for most employees. Currently, the provision is $100,000. Most employers have provided opportunity for the employee to enhance this coverage by purchasing additional life insurance through payroll deductions. Planners often suggest that there should be at least three to five times annual wages in life insurance, more if there are children and/or an outstanding mortgage. Each family must determine their needs, considering the ages of children, ability of the spouse to work and housing expenses.

AD&D Insurance: Adventist employers provide Accidental Death and Dismemberment insurance policies for traveling staff. If death occurred as the result of an accident, this policy would generally respond.

Continuation of Salary & Benefits: The following benefits are provided in the case of the death of a full-time employee:

- A payment equal to the continuation of regular remuneration for five months
- Tuition assistance for the remainder of the school year
- Healthcare assistance for up to six months

Workers Compensation: If death occurred on the job, the employer’s Workers Compensation policy should provide assistance, depending on the rules of eligibility and the circumstances of death.

Family Move: Adventist employers provide a retirement move to employees who have been moved by the Church at some time in their career. While the policy does not specifically apply to the death of an employee, some employers have chosen to provide such a move to the surviving family if that participant would have become eligible for a move at retirement.
Social Security Benefits: If the participant participated in Social Security for at least 40 quarters, the surviving spouse may be eligible for assistance from Social Security, including:

- One-time death benefit
- Survivor’s benefit for a spouse or children
- Disabled spouse or child benefits

The family should contact Social Security at 800–772–1213.

Veteran’s Benefits: If the deceased was a veteran, the surviving spouse may be eligible for burial assistance from the Veteran’s Administration. Call 800–827–1000.

Credit Card Insurance: Many credit cards carry various insurance products. For instance, if death occurred on public transport purchased by credit card or in travel to or from such public transport, some cards automatically provide accidental death insurance. These benefits can be best understood by contacting the issuing company.

Retirement Matters: The Church has operated a retirement plan, providing pensions for retirees and survivor benefits in the case of death. This plan was frozen in 1999 in favor of a retirement savings account plan. In the case of death, both plans will respond based on actual years of service credit and eligibility.

The Old Plan: The pension plan provided for service prior to 2000 includes a survivor benefit. The surviving spouse is eligible to begin to receive a survivor benefit at the time the participant would have reached his/her normal retirement age. Calculation of benefits is complex and subject to specific eligibility requirements.

Accessing these benefits prior to the normal retirement age will result in a permanent benefits reduction of .5 percent for each month short of normal retirement age or 40 total years of qualifying service credit. The surviving spouse must decide when to apply for benefits — early and be subject to a life-long penalty or wait until the deceased participant would have reached or neared the normal retirement age.

The survivor benefit is a modest amount, even when not reduced by early retirement, and is based only on pre-2000 years of service credit. Below is a table of some examples of survivor benefits.

- Joint & Survivor is the un-reduced benefit, which would have been received upon retirement by the participant had he/she reached his/her normal retirement age. This is the rate upon which survivor benefits are based.
- Survivor Benefit is half of the Joint & Survivor benefit, and is the amount granted to a surviving spouse.
- Spouse Allowance is a contingent benefit, received by the participant with at least 20 years of qualifying service credit, in the case that the spouse has no retirement benefits of his or her own. While few retirees are eligible for a spouse allowance, we have shown it as an additional benefit as the spouse may be eligible.

<table>
<thead>
<tr>
<th>Pre-2000 Years Service Credit</th>
<th>Joint &amp; Survivor</th>
<th>Survivor Benefit</th>
<th>Spouse Allowance</th>
<th>Total Survivor Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Yrs</td>
<td>$270.97</td>
<td>$135.49</td>
<td>NA</td>
<td>$135.49</td>
</tr>
<tr>
<td>15 Yrs</td>
<td>$406.46</td>
<td>$203.23</td>
<td>NA</td>
<td>$203.23</td>
</tr>
<tr>
<td>20 Yrs</td>
<td>$541.94</td>
<td>$270.97</td>
<td>$150.54</td>
<td>$421.51</td>
</tr>
<tr>
<td>25 Yrs</td>
<td>$677.43</td>
<td>$338.72</td>
<td>$235.22</td>
<td>$573.93</td>
</tr>
<tr>
<td>30 Yrs</td>
<td>$812.92</td>
<td>$406.46</td>
<td>$338.72</td>
<td>$745.17</td>
</tr>
</tbody>
</table>
Example: If a pastor with 25 years of qualifying service credit prior to 2000 passes away prior to retirement, his surviving spouse would be eligible for survivor benefits. If she waits until her deceased spouse would have reached age 66, the Survivor Benefit would be $338.72 per month. If the spouse has no employer-provided retirement plan of her own other than Social Security, she might be eligible for a portion of the $235.22 Spouse Allowance.

The New Plan: The defined contribution retirement plan provided after 1999 is a retirement savings account. Usually, this is tax deferred — meaning that taxes will be due on withdrawals. Upon the death of the participant, the account becomes accessible immediately by the beneficiary. In most cases, that is the spouse. The employer will have the beneficiary form, which was signed by the participant upon enrollment. If no form is signed, the spouse is the automatic beneficiary. If the participant was at least 59-and-one-half years of age, there is no tax penalty for withdrawal, but the withdrawal is taxable under normal income tax rates.

The survivor should seek guidance on how best to access this amount in a tax efficient manner.

Options include: · Leaving the funds in the account for withdrawal on a structured basis, or as needed · Rolling the funds into an Individual Retirement Account (IRA) · Annuiting (purchasing an annuity which provides a life-time stream of funds) · Cashing out, usually resulting in a significant tax payment

The Retirement Healthcare Plan: The Church operates a healthcare plan for its retirees, designed to wrap around Medicare, beginning at age 65. The plan is designed to be most helpful for individuals who are at least 65 years of age. The employer can provide information on SHARP, the healthcare assistance plan.

---

1 This document is prepared by the Retirement Plan of the Seventh-day Adventist Church, and provides general guidance to Seventh-day Adventist ministers in the United States.
2 34
3 28
4 25
5 23 10
6 For individuals born before 1955, age 66 is the Normal Retirement Age.
7 The earliest benefits from the old plan can be received is when the participant would have reached age 59-and-one-half years of age.
8 There are several assumptions in these calculations:
   a. Spouse is within five years of participant in age. b. Spouse was married to the participant for all of pre-2000 service credit.
9 A copy of the SHARP documents can be obtained from the Retirement web site: www.adventistretirement.org. Under the Retiree tab, click on the Downloads link and scroll to “SHARP” documentation.
Delbert Johnson has worked primarily in denominational treasury positions. For 17 years, he served as a missionary in Asia where he has been a mission accountant, an Adventist Book Center manager, a youth director, a mission treasurer, a union treasurer, a healthcare system administrator and a division associate treasurer. Upon his return to North America, Delbert served as a conference treasurer and, since 1996, he has worked in the North American Division Retirement office. In 1999, he was appointed administrator of the retirement plans of the NAD.

Delbert graduated from Southern Missionary College with degrees in Business Administration and Theology in 1976. He obtained an MHA from Loma Linda University in 1987. Johnson is married to Andrea Johnson, a registered nurse. They have two sons.

- Tax Man Comes
- In Times of Loss
Conflicting Values Create Stress at Home

Question: My pastor/spouse wants me to go find a job so we can pay off our college and seminary loans. The problem is that our two sons are three years old and one-and-a-half years old.

I always dreamed of staying home with my children until they began school. I do agree with my spouse that it is hard to live off one salary, especially in our high-cost living area, but I don’t want to leave our boys with a babysitter or at a daycare center. What do you recommend? —Happy-at-home ministry spouse

Response:

We can understand your desire to remain at home with your very young sons. Many studies show how the bonding and emotional connections established with our children in the first five to seven years of life are the most critical in their physical and emotional development. In a recently concluded study of ministerial families, by Andrews University, financial stress was actually found to be the number one stressor for the pastors, spouses and adult children polled.

We encourage you and your spouse to reach out for financial coaching, grounded in biblical financial principles. There are many Christian financial ministries which offer free or very low-cost strategies to tackle debt, even on a modest income. Some to consider are www.crown.org, www.cfcswf.org; and www.familylifecredit.org.

You also may want to discover creative ways to generate some income while you stay at home and raise your boys. You may want to share this dilemma with your local conference ministerial director. The fact that you are a young couple with educational loans to pay off, very young children to raise, and who lives in a high-cost living area may qualify you to receive special consideration for relocation to a lower-cost-of-living area in your conference. Your local ministerial director also may have local financial coaching resources or solutions for your dilemma. —Carolann and César De León
Carol's Kids

By Cindy R. Chamberlin

Carol Barnhurst pulls a wisp of brown hair back from her forehead, asks the youth director about his ski wipeout, and tosses her van keys to a parent. Beside her are four coolers brimming with breads, granola bars and fruit. She could have stayed home this weekend; instead, she’s been up since 5:00 a.m. making pancakes for a crowd, has braved outdoor wind-chill factors diving well below zero, and slept on a camp bed.

Carol, a teacher and pastor’s wife from Collinsville, Illinois, has led groups of young skiers to Michigan since 1990. But it’s not the powder or vertical slopes which draw her. She no longer even has children of her own in the event. And it’s not for the skiing. Carol says if it was just for the skiing, the event would have died long ago. “It’s about leading youth to Jesus,” she says of the ministry which features one-third raw fun, two-thirds relationships and 100 percent Jesus. “It’s a recipe for youth to see Jesus through the Word,” Carol continues. “It’s a safe place; it’s okay to have fun here.”

The annual Illinois Conference event began in a Sabbath school class in 1990. Then, Carol was a young mother leading a youth department. One day, a fellow leader complained there was so little snow in the area. Carol, having grown up in Michigan, agreed the youth in their church needed to see real snow. So the two minds soon contrived a plan to go to Michigan. Later, the event became a district invite. Today, it has progressed to a Conference-sponsored event: the Youth Ski Retreat.

What sealed the commitment for Carol was when, nearly three years ago, a brother and sister came on the retreat. The two had been on the far edge of a congregation. But while on the retreat, the girl rededicated her life to Jesus Christ, so much so that she planned to go on a mission trip. Her brother became a Bible worker. Less than a month after the ski weekend, the girl hit black ice on an overpass, and she was killed.

“God used the event to anchor them to Him,” says Carol.

What was unsettling about that event was that Carol had wanted desperately to cancel the retreat that year. She had just moved, wasn’t unpacked, and felt very unsettled. Yet, Carol kept hearing God say, “No, you have to do this.”

Every year she asks God, “Are we done now?”

So far His answer continues to be, “No.”

Ski weekends begin on Friday with an intentional emphasis on bonding. For instance, “It’s very important for the entire group to learn and remember each others’ names,” says Carol. The entire weekend is bathed in prayer. Carol
Driver, Illinois Conference Youth administrative assistant, provides promotion and support. Manny Ojeda, Illinois Conference Youth director, provides contemplative and fun worships. Youth lead out in rousing songfests. Parents drive and chaperone. There is plenty of healthy, good food. Each retreat features unique times. This year’s retreat featured outdoor skating and a scavenger hunt, collecting food for the needy.

“Youth need most for people in the Church to know they exist,” says Carol. And it seems, for now, Carol’s kids know just that, and much more.

Carol Barnhurst is married to Dale Barnhurst. They live in Collinsville, Illinois, where they pastor three area churches. The Barnhursts have two adult sons.

Carol is a graduate of Andrews University and Southwestern Adventist University.

Besides being active with her husband, in the church district, Carol is involved with Pathfinder and youth ministries, and she is a substitute teacher in the public school. Carol enjoys snow activities, swimming, cooking and gardening.

In the second photo above, Carol is pictured with some of her "kids."

Cindy R. Chamberlin, author, is the communication director of the Illinois Conference.
March 1–3, 2013, found 55 young ladies attending the Seminary Spouses in Ministry Retreat. The retreat was held at Five Pines Ministries Retreat Center in Berrien Center, Michigan.
The theme for this year's retreat was "Bridging the Gap," and programming focused on nurturing one's spiritual life while engaged in full-time life/ministry as a pastor's spouse. We were blessed to have Janet Page, an associate in the General Conference Ministerial Department, as the main presenter, and Leah Page as the minister of music. Two health workshops were conducted by Aquarius Jones and Raquel DeJesus, both Seminary spouses.

The retreat included time for prayer, journaling, visiting, time in nature and fun. Delicious meals were provided, and there was a special time for pampering and other fun activities.

Many positive comments were received at the end of the weekend. It was truly a Spirit-filled weekend, which helped to bond the ladies closer to God and to each other.
Ministry highlights shared by Lisa Clouzet
Andrews University Theological Seminary assistant professor of theology and chaplaincy

Photos by Paula Arrais
Michigan Conference Ministry Wives Sleepover

"Putting one's feet up" means "to relax and have a rest." That is what ministry wives did on their sleepover, and it was a restful, peaceful weekend. What a blessing to spend a weekend in a beautiful home on the Grand River with 28 women. The house, decorated with hundreds of lighthouses, was a grand place to:

- Spend time together in Christian fellowship
- Incorporate new ministry wives
- Engage in Bible study and prayer
- Heal emotionally-weary women
- Laugh and relax
- Experience and offer mentoring by different generations
- Worship
- Enjoy home-cooked food
- Make deeper friendships that last

During the weekend, Laurie Snyman, Michigan Conference Ministerial Department assistant, shared the meaning of being “soul sisters” and “It Takes a Village,” and told about significant people who encouraged her to follow Christ. Retired pastor’s wife, Dorothy Toppenberg, and her daughter, Elsena Benson, of the Big Rapids, Edmore and Lakeview churches, spoke about “Being Married to a Pastor.” Myrna Earles, retired Women’s Ministries leader and pastor’s wife, shared experiences of her years in the pastorate. Throughout the weekend, many ministry wives shared a favorite children’s story they have presented in their churches. Many testimonies brought tears to the eyes, including Ruth Hood of the Waterford and Livingston churches, when she told about the recent health crisis she had just come through.

Saturday night was spent in active games and laughter. Home-cooked meals were provided throughout the weekend by Linda Gallimore, wife of the Michigan Conference president, Laurie Snyman and Linda Nelson, Michigan Conference Human Resources assistant and former Ministerial Department assistant. Here are some of the comments from a few participants: “All the retreats and weekends our conference offers are very special and appreciated, but these sleepover weekends are the most special. They allow us to be with our fellow-wives, and give us the chance to get to know them on a deeper level. Not only that, the laughs and recreation were such a stress relief for me. I just loved the weekend!” — Kim Dowell, Charlotte and Grand Ledge churches

“One–by–one, we filtered in [and there was] a hug and smile for each new arrival! What a treat to be able to reconnect with fellow ministry wives in a stress–free environment! The smell and sight of food already prepared and displayed so beautifully, the sound of happy voices and chatter, and the time to enjoy all of this so freely made each moment an unbelievable treat and blessing! From the worship thoughts to the testimonies to the open discussions, our hearts were knit together with the common bond we share. We found that we are truly "soul sisters" and that our unity and bonds serve to encourage and strengthen us in our roles. At our best, we may strengthen our husbands’ ministries and their effectiveness as we minister with them, heart–to–heart. Their ministries are our ministries. Ours is even a shared identity in ministry with our spouses, with all the complications and joys that come with it. We sang, we prayed, we talked. And after Sabbath, we had a special time playing a group game together! Fun! In short, we had time to be in each others’ presence without any other interruptions, to be with some of the finest women in the Michigan Conference. And be blessed.” — Annette Metz, wife of the Publishing director
"I was glad to get better acquainted with other pastors' wives. The friendly chatter around the table as we were eating helps us bond more closely with our fellow sisters in ministry. Then, there was the hearty laughter during our game time — wouldn't have missed that for anything! Thanks for providing this mini-vacation time where the gals can let their hair down without having to live up to 'expectations.' Special thanks to Laurie Snyman, Linda Gallimore and Linda Nelson for all of their efforts! It was much appreciated, and I wish a special blessing upon them for their kindness to all the ministry wives! —Dorothy Toppenberg, interim pastoring with husband

"I was very blessed by the Ministry Wives Sleepover this past weekend. It was so refreshing to have home-cooked meals that I didn't cook, inspiring and fun activities that I didn't plan, and a comfortable home that I didn't clean. But the very best part was fellowship with other ministry wives — some older ones who mentored me, some in the same stage of life as I am, and some younger who I want to encourage and bless. I love my Shepherdess friends and our time together. —Sharon Szynkowski, Manistique, McMillan Northwoods and Sault Ste. Marie churches

"Thank you Laurie S., Linda G. and Linda M. for spoiling us this weekend. We had a great time!!" —JoAn Hodet, Edenville, Estey and Gladwin churches

Ministry highlights and photos shared by Laurie Snyman
Michigan Conference Ministerial Department assistant
Cauliflower Steaks

Recipe by Debi Pedersen

"I'd seen several recipes for making cauliflower steaks and was intrigued. So, I had to give it a try. They are wonderfully easy and delicious." — Debi Pedersen

1. Preheat oven to 350 degrees.

2. Remove the outer green stalks and trim the stem of a small cauliflower to about one inch below the main head. Cut the cauliflower in one-inch thick slabs. You should get two slabs. With the side pieces that don't hold together in a slab, flatten two opposite sides of each piece, so they will lay flat in a pan.

3. Heat two tablespoons olive oil in a large, ovenproof fry pan. Place the cut sides of cauliflower pieces in hot pan. Brush tops with additional olive oil and sprinkle with salt. Fry until golden, about four minutes. Turn pieces and fry the second side until golden.

4. Top with a few sprigs of fresh thyme, or other herb, and a couple of sliced cloves of garlic.

5. Place the pan in a 350-degree oven for 10-15 minutes or until cauliflower stem is tender.

Serve immediately.

Serves: Two

Optional ideas (thanks friends!):

- Dress with your favorite vinaigrette.

If using a very large cauliflower, it will make more slabs and serve more people!

Debi Pedersen

enjoys using her cooking experience to help you include meatless recipes in your meal plans. She knows the tastes you're looking for and how to make meatless cooking appealing, nutritious and easy. With a Master's degree in home economics, Debi's done many things — from catering events, large and small, to teaching vegetarian cooking classes. As an author of two meatless cookbooks, she loves changing meat dishes into meatless versions as well as creating new recipes. Debi also serves as trust officer for the Northern California Conference Planned Giving & Trust Services/Property & Risk Management Department. In addition to cooking and baking, in her spare time Debi appears on Lifestyle Magazine on Trinity Broadcasting Network, sews and travels with her husband, Pastor Jim.
Pedersen. For more nutrition tips and recipes from Debi, visit her website.